

Carefully consider the investment objectives, risks, charges and expenses of the underlying fund before you invest. This and other important information is contained in the prospectus, which should be read carefully before investing. You can request underlying fund prospectuses from the Vista 401(k) website at [www.vista401k.com](http://www.vista401k.com) or call us at 866-325-1278. Please note that investing generally involves various kinds of risk – market, inflation, interest rate, volatility etc.. Your principal is not guaranteed, and there is no guarantee that investment objectives will be achieved.

Fund Performance Chart			Current Fund Operating Expense	YTD October 2016	Average Annual Performance				Inception Date
					1 Year	3 Years	5 Years	10 Years	
Fund Company	Fund	Morningstar Category							
<b>TOTAL RETURNS (%) as of 10/31/16; 1, 3, 5, and 10 year returns are annualized.</b>									
<b>International</b>									
American Funds	EuroPacific	Foreign Lg Growth	0.85%	2.9%	0.1	1.0	6.3	3.5	04/06/84
<b>Small Cap Stock</b>									
Vanguard	Small Cap Index	Small Blend	0.08%	6.9%	4.3	5.3	12.5	7.4	11/13/00
T.Rowe Price	Small-Cap Stock	Small Growth	0.91%	6.5%	5.0	5.1	12.5	8.2	12/31/59
<b>Mid Cap Stock</b>									
Fidelity	Growth Strategies	Mid Cap Growth	0.91%	0.2%	-0.8	7.8	11.7	6.2	12/28/90
Vanguard	Mid Cap Index	Mid Cap Blend	0.09%	5.5%	3.0	7.6	13.0	7.5	11/12/01
<b>Large Cap Stock</b>									
American Funds	Investment Company of America	Large Blend	0.64%	8.8%	6.0	8.2	13.0	6.1	01/01/34
T.Rowe Price	Blue Chip Growth	Large Growth	0.99%	0.0%	-0.1	8.9	14.5	8.5	03/31/00
T.Rowe Price	Dividend Growth	Large Blend	0.91%	6.7%	6.1	8.6	12.9	7.0	12/30/92
Vanguard	Institutional Index Fund	Large Blend	0.04%	5.8%	4.5	8.8	13.5	6.7	07/31/90
<b>Balanced</b>									
Vanguard	Balanced Index	50% to 70% Equity	0.08%	5.7%	4.5	6.4	9.2	6.3	12/01/00
Vanguard	Wellesley Admiral	30% to 50% Equity	0.18%	7.5%	6.7	6.2	7.7	6.9	10/03/89
Vanguard	Wellington Admiral	50% to 70% Equity	0.18%	6.4%	5.0	6.6	9.8	6.8	12/31/59
<b>Mixed Asset Target Date</b>									
American Funds	2010 Target Date Retire	Tgt Date 2000-2010	0.52%	6.3%	4.7	4.6	7.0	N/A	02/01/07
American Funds	2015 Target Date Retire	Tgt Date 2015	0.52%	6.2%	4.7	4.8	7.8	N/A	02/01/07
American Funds	2020 Target Date Retire	Tgt Date 2020	0.52%	5.6%	4.3	5.1	8.7	N/A	02/01/07
American Funds	2025 Target Date Retire	Tgt Date 2025	0.55%	5.7%	4.2	5.4	9.9	N/A	02/01/07
American Funds	2030 Target Date Retire	Tgt Date 2030	0.56%	5.4%	4.0	5.7	10.5	N/A	02/01/07
American Funds	2035 Target Date Retire	Tgt Date 2035	0.58%	5.5%	4.1	5.7	10.6	N/A	02/01/07
American Funds	2040 Target Date Retire	Tgt Date 2040	0.58%	5.6%	4.1	5.7	10.7	N/A	02/01/07
American Funds	2045 Target Date Retire	Tgt Date 2045	0.60%	5.5%	4.0	5.8	10.7	N/A	02/01/07
American Funds	2050 Target Date Retire	Tgt Date 2050	0.60%	5.5%	4.1	5.8	10.8	N/A	02/01/07
<b>Bond</b>									
American Century	Government Bond	Intermediate Govmt	0.47%	3.4%	2.9	2.4	1.7	4.1	05/16/80
American Century	Inflation-Adjusted Bond	Inflation Protected	0.47%	6.8%	5.6	1.5	0.9	4.0	02/10/97
Fidelity Advisor	Total Bond	Intermediate Term	0.50%	7.5%	6.0	3.9	3.7	5.1	10/15/02
<b>Cash/Money Market</b>									
Vanguard	Federal Money Market	Money Market	0.11%	0.3%	0.3	0.1	0.1	0.9	07/13/81
<b>Broad Base Benchmarks</b>									
S & P 500 TR USD				5.9%	4.5	8.8	13.6	6.7	
Barclays US Aggregate Bond				5.0%	4.4	3.5	2.9	4.6	
<b>Sources: <a href="http://www.morningstar.com">www.morningstar.com</a> website 11/04/2016 and direct reports from the Fund Companies.</b>									

**There are no sales (front-end load), transfer or surrender charges for any of the Vista 401(k) funds. If the fund normally charges such a fee to the public, they have been waived to Vista 401(k) participants.**

Each mutual fund assesses a fee, which is a percentage of the total assets that they have under management. This fee, known as the Annual Fund Operating Expense, is comprised of Management fees, Distribution and/or Service (12b-1) fees and Other expenses. The fees shown in this column are expressed as a percentage of assets on an annual basis, i.e. 0.85% of assets. Fund expenses expressed in this table are sourced from [www.morningstar.com](http://www.morningstar.com), and verified annually through the fund prospectus.

Disclosure:

1. All performance information reflects that the fund's front-end or deferred charges, if any, have been waived.
2. Performance data represents past results and does not guarantee future results.

For further information, refer to the [www.vista401k.com](http://www.vista401k.com) website for additional fund information. You may also call the Vista 401(k) Plan toll free at 866-325-1278 to speak to a Retirement Services Team representative and obtain the most recent month end returns.